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PATENT APPLICATION
ATTORNEY DOCKET NO. DY00P0185US

IN THE
UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: BILLINGSLEY, RICHARD

Application No. 09/269,618

Examiner: James A. Reagan

Filed: 07/21/1999

Group No. 3621

Title: IMPROVEMENTS RELATING TO
ELECTRONIC TRANSACTIONS

Confirmation No. 1326

AMENDMENT D

Mail Stop Non-Fee Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated February 16, 2005, for which a response is due on May 16, 2005, and for which a three-month extension is requested, please amend the above-identified patent application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.